

ABSTRACT

Q14 A financial transaction method between a customer and an electronic terminal. The customer is equipped with a mobile radio telephone which comprises a mobile device and a removable identification module, in which at least a customer identification and a monetary amount can be stored. The money amount is able to be reloaded with the aid of secured reloading documents from a service center, wherein the reloading documents are transmitted by means of digital messages via a mobile radio network. The customer identification is transmitted to the terminal via a contactless interface between the identification module and the terminal. The terminal checks the authorization of the customer identified by the transmitted customer identification using authorization data transmitted to the terminal via a public switched telephone network. A transaction amount is then transmitted to the terminal via the contactless interface and the stored monetary amount is charged. The terminal then prepares a transaction document containing the customer identification, a terminal identification, as well as an indication of the transaction amount. The terminal electronically signs the transaction document and transmits the transaction document to the service center via the public switched telephone network. The service center checks the electronic signature of the terminal. If the signature corresponds to an authorized terminal, the service center pays the transaction amount to an account of the terminal.

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